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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10776,407	
	Filing Date	February 10, 2004	
	First Named Inventor	Crosson Smith, Steven A	
	Art Unit	3621	
	Examiner Name	Augustin, Evans J.	
Total Number of Pages in This Submission	20	Attorney Docket Number	BT-024

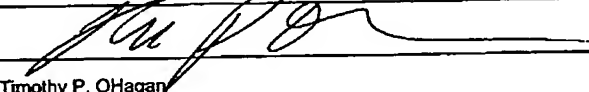
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Serial No.: 10/776,407

Case No: BT-024

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Crosson Smith, Steven A.

Serial No.: 10/776,407

Filing Date: February 10, 2004

For: Method for Remotely Authorizing a Payment Transaction File Over an Open Network.

Examiner: Augustin, Evans J.

Art Unit: 3621

**Mail Stop Amendment
Assistant Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450**

RESPONSE TO OFFICE ACTION DATED DECEMBER 19, 2005

Examiner:

In response to the Office Action of December 19, 2005, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.